

Commissioner Karen Weldin Stewart Announces Over \$900,000 Dollars Recovered for Delaware Policyholders and \$5,900,000 Dollars Saved by Employers in 2013

DOVER – Insurance Commissioner Stewart and the Delaware Department of Insurance report that \$940,995.72 has been recovered for consumers in the first half of 2013. The Consumer Services Division has recovered \$446,697.72 for Delaware policyholders and handled 2,291 formal complaints and inquiries which is an increase from 2,027 complaints and inquiries during the first six months of 2012. The breakdown of funds recovered during this period is:

- Consumer Services – **\$446,697.72**
- Market Conduct Examinations and Investigations – **\$50,511**
- Arbitration Hearings – **\$443,787**

Health insurance continues to generate the most consumer complaints, followed by auto and homeowners insurance. Denial of claims and claim delays continue to rank highest in the type of complaints received by the Consumer Services Division at the Department of Insurance.

The Department's Market Conduct Division has returned \$50,511 back to consumers as a result of exams and investigations in the first half of this year. Arbitration actions also resulted in over \$400,000 recovered for Delaware consumers as a result

of hearings requested by or on the behalf of the consumer and facilitated by the Department of Insurance.

During the first six months of 2013, the Delaware Department of Insurance was extremely successful in saving money for Delaware businesses. The Workplace Safety Program is a Department of Insurance incentive program designed to help employers with exposure in Delaware to establish and maintain safe workplaces. The program also provides businesses with the opportunity to earn discounts on their workers' compensation insurance premiums by undergoing safety inspections.

Our accomplishments thus far in 2013 include 1016 businesses enrolled in the workplace safety program and, their collective savings total \$5,939,098.00 on their workers' compensation insurance premiums. We continue to work daily with employers and insurance agents to communicate the benefits of participation to those who are eligible for the first time and to retain previous participants. For more information on the workplace safety program please contact our office at (302) 674-7378.

Commissioner Stewart stated, **"In 2012, the Department of Insurance was able to recover \$1.4 million dollars for Delaware consumers. Last year's recovery numbers combined with this year's numbers demonstrate our commitment to assisting all Delawareans. We urge consumers to contact our office to gain a better understanding of the claims process and their policies."** For help with all insurance matters, call our office at (302) 674-7300 or (302) 674-7310 for Consumer Services. Also, visit our website www.delawareinsurance.gov, and follow the Department on Facebook at: www.facebook.com/DelawareInsurance.